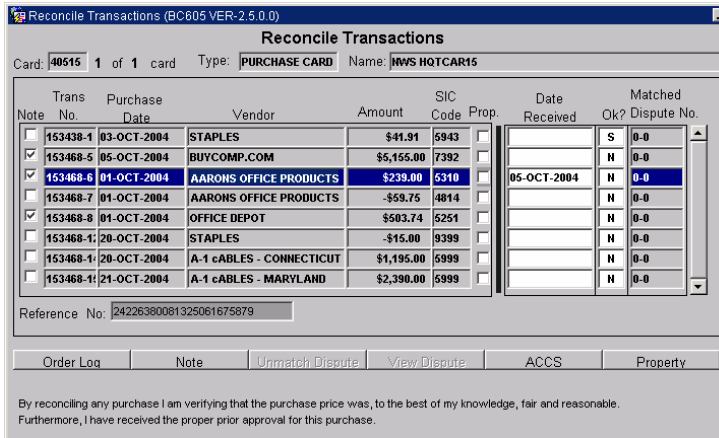
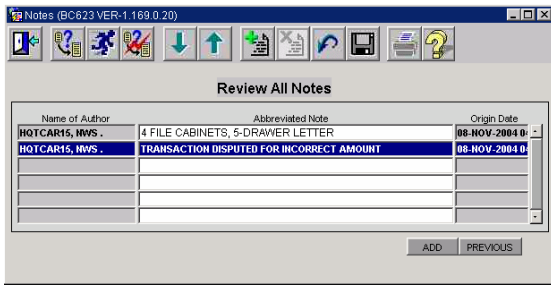
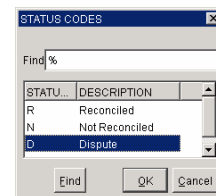


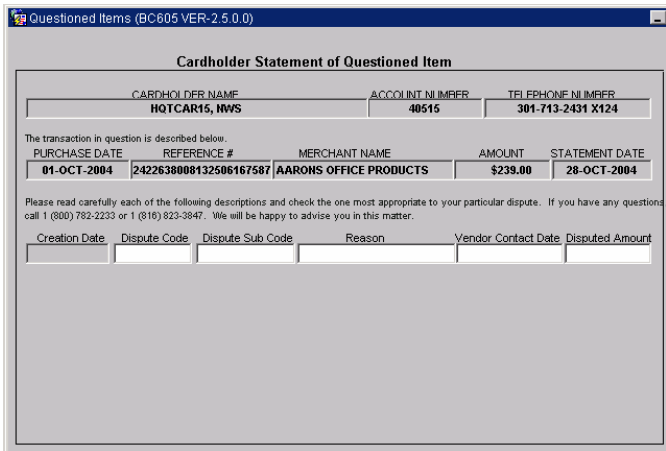
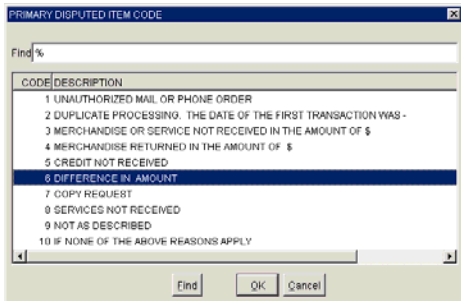

## 6.2 Dispute Process


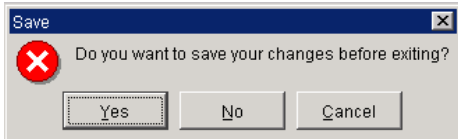


There are 3 steps required for disputing a transaction. The process begins with disputing the transaction in the CPCS application. The next step is printing the Dispute Form and the final step is submitting the Government Cardholder Dispute Form to Citibank. Each of these steps are detailed in the following sub-sections.

### 6.2.1 Dispute a Transaction

Users perform the following steps to dispute a transaction:

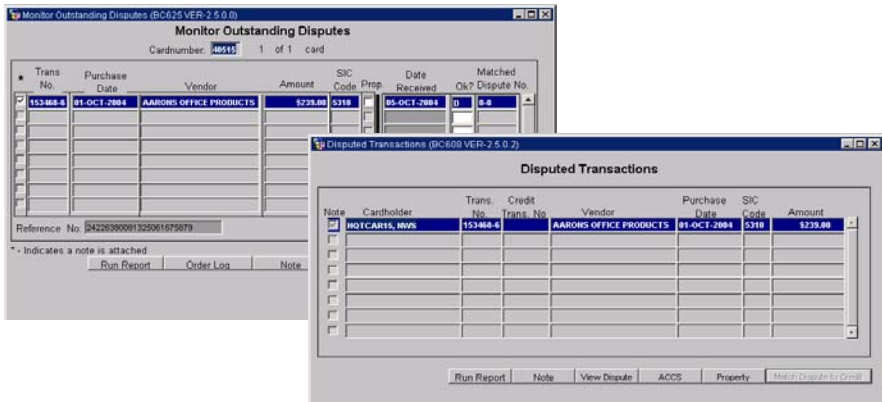
Step	Action
1	<p>Select the transaction to be disputed on the <b>Reconcile Transaction</b> screen</p> 
2	<ul style="list-style-type: none"> <li>Click on the <b>Note</b> button</li> <li>Add a brief note stating that the transaction is being disputed</li> <li>Click the <b>Save</b> icon to save the <b>Note</b>.</li> </ul> 
3	<p>Click on the <b>EXIT</b> icon return to the Reconcile Transaction screen.</p> <p><b>Note:</b> If users attempt to exit the screen without saving, a dialog box prompts users to save changes prior to exiting.</p>
4	<ul style="list-style-type: none"> <li>Click on the <b>N</b> in the <b>OK?</b> Field to open the Status Codes pop-up.</li> <li>Double-click on <b>Dispute</b> <u>or</u> Select <b>Dispute</b> and click on the <b>OK</b> button.</li> </ul> <p><i>Note: Changing the Status Code to "D" automatically opens the Cardholders Statement of Questioned Item (BC605) screen.</i></p> 

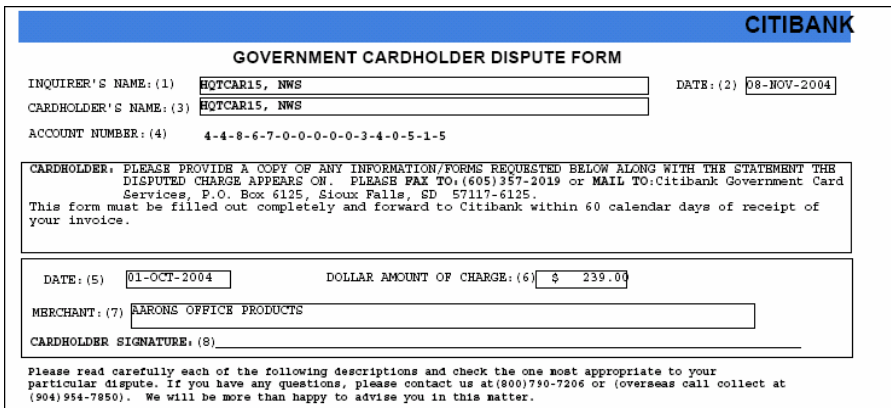

Step	Action
5	<p>The Cardholders Statement of Questioned Item (BC605) screen is populated with the Cardholder's Name, Card Number, Telephone Number, Purchase Date of the transaction, Reference Number, Merchants Name, Amount of the transaction, and the Statement Date.</p> 
6	<p>Double-click in the <b>Dispute Code</b> field and select the applicable code from the list of values.</p> <p><i>Note: Descriptive text will automatically populate on the Cardholders Statement of Questioned Item form based on the selected dispute codes.</i></p> 
7	<p>Double-click the <b>Dispute Sub-Code</b> field and select the applicable code from the list of values.</p> <p><i>Note: Some of the Dispute Sub-Codes may only have one valid value, depending upon the Dispute Code specified in the previous field.</i></p> 
8	<p>In the <b>Reason</b> field, enter an explanation for the dispute.</p> <p><i>Note: Depending upon the Dispute Codes specified in the previous fields, a further explanation for the Reason is optional.</i></p>
9	<p>Enter the <b>Vendor Contact Date</b> with the date the vendor was contacted regarding the disputed transaction.</p>
10	<p>In the <b>Amount</b> field, enter the amount that is being disputed.</p> <p><i>Note: The amount disputed does not have to be the transaction amount; if there is a difference between the order amount and the transaction amount, the disputed amount is the difference between the two.</i></p>

Step	Action
11	Click on the < <b>EXIT</b> > icon  and the system prompts users to Save the Dispute. 
12	Click <b>Yes</b> to save the dispute and return to the <b>Reconciliation Transaction Screen</b> . <i>Note: The dispute process is not complete until the Dispute Form has been printed and submitted to Citibank; refer to Sections 6.2.2 and 6.2.3 for details pertaining to those steps.</i>
13	Click the  <b>Save</b> icon to save the disputed transaction.
14	Click on the  <b>EXIT</b> icon return to the cardholder's menu. <i>Note: If users attempt to exit the screen without saving, a dialog box prompts users to save changes prior to exiting.</i>

### 6.2.1.1 Print the Dispute Form

Users perform the following steps to print the Dispute Form:

Step	Action
1	Select the <b>Monitor Outstanding Dispute (BC-625)</b> <u>or</u> <b>View Dispute (BC-608)</b> menu option.
2	Highlight the disputed transaction 
3	Click on the <b>Run Report</b> button to generate the Government Cardholder Dispute Form

Step	Action
4	<p>The Dispute Form can be viewed using Adobe Acrobat Reader. The following is a partial illustration of the dispute form:</p>  <p><b>CITIBANK</b></p> <p><b>GOVERNMENT CARDHOLDER DISPUTE FORM</b></p> <p>INQUIRER'S NAME: (1) <u>HQTCAR15, NWS</u> DATE: (2) <u>08-NOV-2004</u></p> <p>CARDHOLDER'S NAME: (3) <u>HQTCAR15, NWS</u></p> <p>ACCOUNT NUMBER: (4) <u>4-4-8-6-7-0-0-0-0-3-4-0-5-1-5</u></p> <p>CARDHOLDER, PLEASE PROVIDE A COPY OF ANY INFORMATION/FORMS REQUESTED BELOW ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON. PLEASE FAX TO: (605)357-2019 or MAIL TO: Citibank Government Card Services, P.O. Box 6125, Sioux Falls, SD 57117-6125. This form must be filled out completely and forward to Citibank within 60 calendar days of receipt of your invoice.</p> <p>DATE: (5) <u>01-OCT-2004</u> DOLLAR AMOUNT OF CHARGE: (6) <u>\$ 239.00</u></p> <p>MERCHANT: (7) <u>SARONS OFFICE PRODUCTS</u></p> <p>CARDHOLDER SIGNATURE: (8) _____</p> <p><small>Please read carefully each of the following descriptions and check the one most appropriate to your particular dispute. If you have any questions, please contact us at (800)790-7206 or (overseas call collect at (904)954-7950). We will be more than happy to advise you in this matter.</small></p>
5	<p>Select <b>File – Print</b> from the drop-down menu <b>or</b> Click on the <b>Print</b> icon </p> <p><i><b>Note: The Dispute Form must be submitted to Citibank; please refer to Sections 6.2.3 for additional details</b></i></p>

### 6.2.1.2 Submit Dispute Form to Citibank

The most important part of the dispute process is submitting the form to Citibank in a timely manner. Users have 60 days from the date of the statement in which the dispute appears in order to ensure receiving a credit for unauthorized charges. Users perform the following steps to submit the Dispute Form:

Step	Action
1	Print the Government Cardholder Dispute Form, using the procedures in the previous section.
2	Verify that the dispute form is complete and accurate with the cardholder name, credit card number, and transaction information.
3	Sign the dispute form.
4	Attach any supporting documentation applicable to the disputed transaction.
5	<p>Submit the form via fax to <b>Citibank Disputes</b> in South Dakota at <b>605-357-2019</b>.</p> <p><i><b>Note: The Cardholder Statement of Questioned Item Screen includes a phone number to call if users have questions. Please disregard this phone number. A request has been submitted to have this screen updated. If you have any questions regarding a disputed transaction in CPCS, please contact the CAMS Client Services Help Desk at 301-427-1023 or your servicing ASC. <u>DO NOT</u> call the Commerce Bankcard Center (CBC).</b></i></p>

### **6.2.1.3 Dispute Form Example**

The Government Cardholder Dispute Form consists of 3 pages. The first section includes the cardholder's name and account information. The next block includes instructions for submitting the form. A signature block appears below the cardholder instructions.

The remainder of the first page includes the descriptions applicable to disputed transactions; this information is continued on the second page. The applicable box within this section is dependent upon the codes specified by the user when disputing a transaction.

The third page of the form contains guidelines for cardholders. This section is numbered and corresponds to the numbers in parentheses contained in the upper portion of the first page.

An example of the Government Cardholder Dispute Form is included on the following pages.

## GOVERNMENT CARDHOLDER DISPUTE FORM

INQUIRER'S NAME: (1) HQTCAR15, NWSDATE: (2) 08-NOV-2004CARDHOLDER'S NAME: (3) HQTCAR15, NWSACCOUNT NUMBER: (4) 4-4-8-6-7-0-0-0-0-3-4-0-5-1-5

**CARDHOLDER:** PLEASE PROVIDE A COPY OF ANY INFORMATION/FORMS REQUESTED BELOW ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON. PLEASE **FAX TO:** (605)357-2019 or **MAIL TO:** Citibank Government Card Services, P.O. Box 6125, Sioux Falls, SD 57117-6125.  
This form must be filled out completely and forward to Citibank within 60 calendar days of receipt of your invoice.

DATE: (5) 01-OCT-2004DOLLAR AMOUNT OF CHARGE: (6) \$ 239.00MERCHANT: (7) AARONS OFFICE PRODUCTS

CARDHOLDER SIGNATURE: (8) \_\_\_\_\_

Please read carefully each of the following descriptions and check the one most appropriate to your particular dispute. If you have any questions, please contact us at (800)790-7206 or (overseas call collect at (904)954-7850). We will be more than happy to advise you in this matter.

(9)

## UNAUTHORIZED MAIL OR TELEPHONE ORDER

☐ I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or recieved any goods or services.

## DUPLICATE PROCESSING - THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_

☐ The transaction listed above represents a multiple billing to my account. I only authorized one c from this merchant for this amount. My card was in my possession at all times.

## MERCHANDISE NOT RECEIVED IN THE AMOUNT OF \$ \_\_\_\_\_

(Please provide a separate statement detailing the merchant contact, and the expected date to receive merchandise.)

☐ My account has been charged for the above transaction, but I have not received the merchandise. I have contacted the merchant but the matter was not resolved.

☐ My account has been charged for the above listed transaction. I have contacted this merchant on \_\_\_\_\_ and canceled the order.  
I will refuse delivery should the merchandise still be received.

## MERCHANDISE RETURNED IN THE AMOUNT OF \$ \_\_\_\_\_

☐ My account has been charged for the above listed transaction, but the merchandise has since been returned. A copy of the postal or UPS receipt is enclosed.

## CREDIT NOT RECEIVED

☐ I have received a credit voucher for the above listed charge, but it has not appeared on my account. A copy of the credit voucher is enclosed.

## DIFFERENCE IN AMOUNT

☐ The amount of this charge has been altered since the time of purchase.  
Enclosed is a copy of my sales draft showing the amount for which I signed.  
The difference of the amount is \$ 59.75

**COPY REQUEST**

☐ I recognize this charge, but need a copy of the sales draft for my records.

**SERVICES NOT RECEIVED - Please enclose a separate statement with the date of the merchant contact and response.**

☐ I have been billed for this transaction, however, the merchant was unable to provide the services.

**PAID FOR BY OTHER MEANS**

☐ My card number was used to secure this purchase, however, final payment was made by check, cash, or another credit card. Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.

**NOT AS DESCRIBED**

☐ The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must specify what goods, services, things of value were received. The cardholder must have attempted to return the merchandise and state so in his/her complaint.)

**IF NONE OF THE ABOVE REASONS APPLY:**

Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate paper and sign and date your description statement.

Number in parentheses correspond to numbers on guide sheet on next page.

Dispute Form - page 2

**GUIDE TO  
GOVERNMENT CARDHOLDER DISPUTE FORM**

Form required when disputing a charge(s).

1. **Inquirer's Name:** Name of individual submitting dispute, i.e., Dispute Officer or cardholder.
2. **Date:** Day, month and year for the day the dispute is being filed (i.e., today's date).
3. **Cardholder's Name:** List the name that appears on the account where the charge in dispute resides.
4. **Account Number:** 16-digit account number.
5. **Date:** Indicate the date the transaction in dispute was made.
6. **Dollar Amount of Charge:** Indicate the dollar amount of the transaction in dispute.
7. **Merchant:** Name of the merchant in the transaction dispute.
8. **Cardholder Signature:** Cardholder must sign.
9. **Error Description:** Check the box that most appropriately relates to your type of dispute.

Dispute Form - page 3

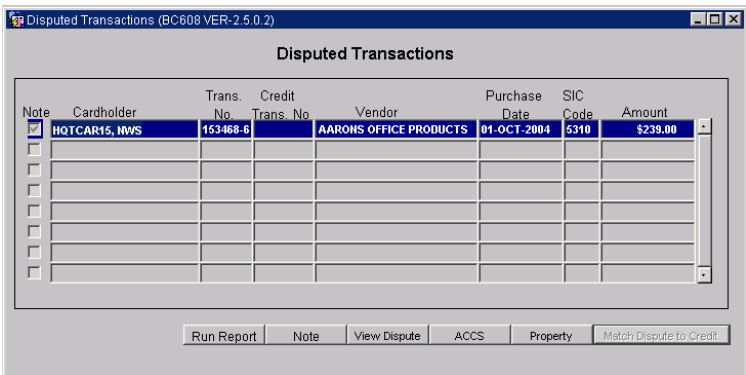
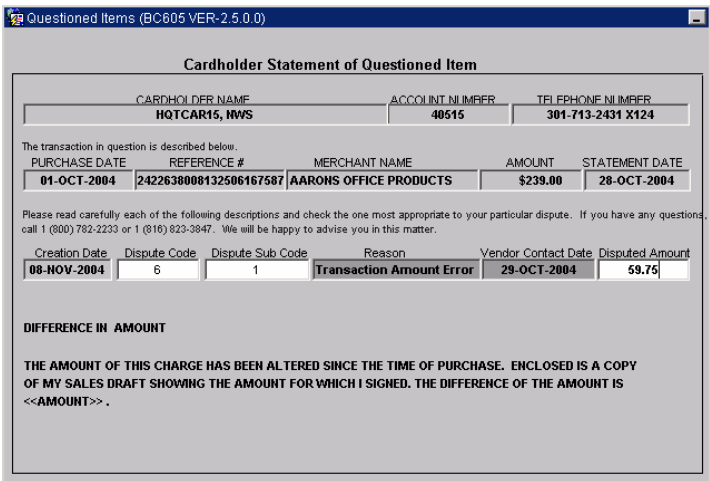


## 6.2.2 Monitor/View Disputed Transactions

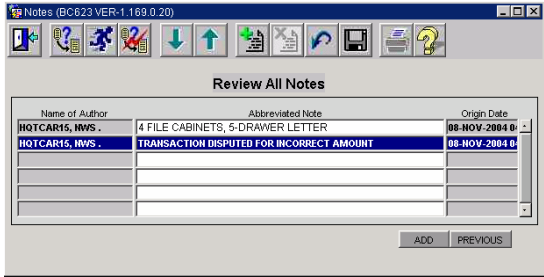
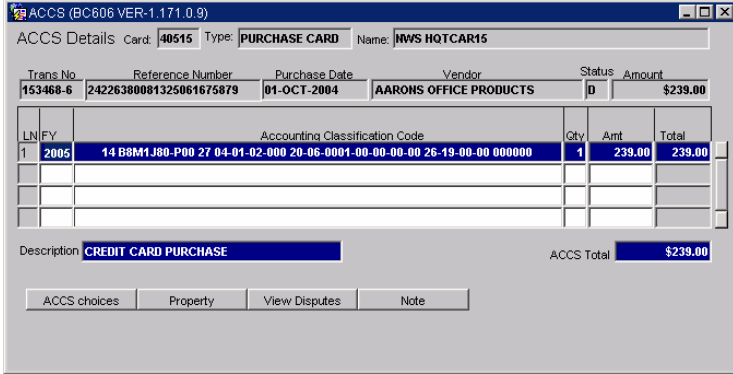
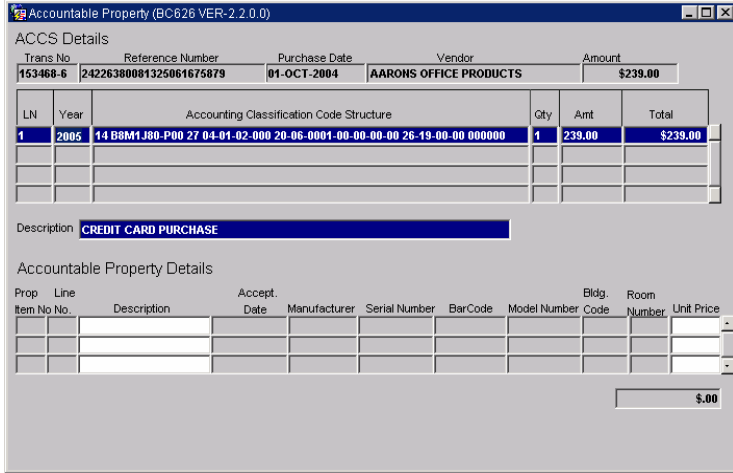
Information pertaining to disputed transactions may be viewed from the Disputed Transactions (BC-608) or Monitor Outstanding Disputes (BC-625) screens. Both of these screens include specific details such as Notes, Transaction Number, Vendor, Purchase Date, Amount, and SIC Code with option buttons for Run Report, Note, View Dispute, ACCS, and Property data. Monitor Outstanding Disputes (BC-625) screen is also used to reconcile disputed transactions upon receipt of applicable credits.

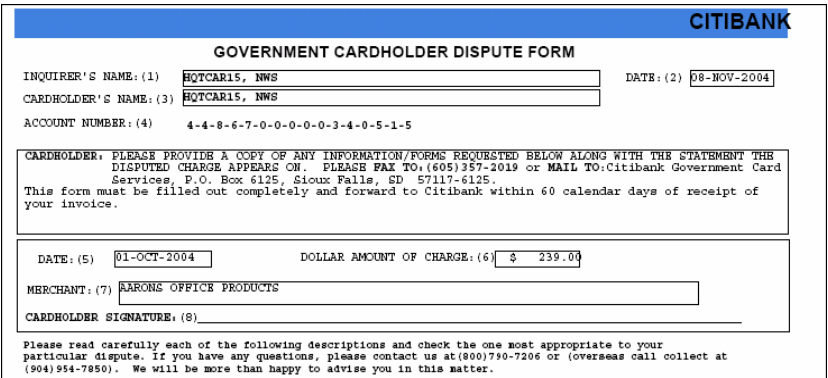

### 6.2.2.1 View Disputes

In addition to the items listed above, the Disputed Transactions screen also includes the Cardholder and Credit Transaction Number information. Although this screen also includes a button to Match Dispute to Credit, that option is only available when this screen is accessed from during the reconciliation process upon receipt of a credit. Users perform the following steps applicable to the View Dispute menu option:

Step	Action
1	Select the <b>View Dispute (BC-608)</b> menu option.
2	Highlight the disputed transaction 
3	Click on the <b>View Dispute</b> button to view details for the disputed transaction 



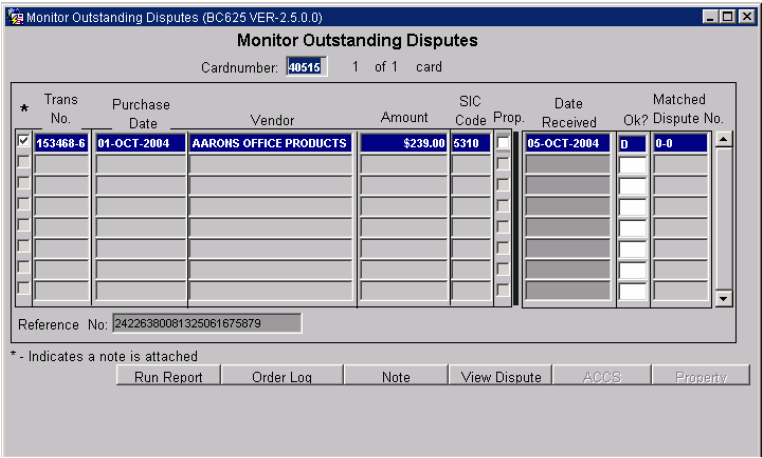
Step	Action
4	<p>Click on the <b>Note</b> button to view notes applicable to the disputed transaction.</p> 
5	<p>Click on the <b>ACCS</b> button to view ACCS details for the disputed transaction.</p> 
6	<p>Click on the <b>Property</b> button to view accountable property details applicable to the disputed transaction.</p>  <p><i>Note: Property information can also be accessed from the ACCS details screen but only applies to transactions using a 31-## object class.</i></p>

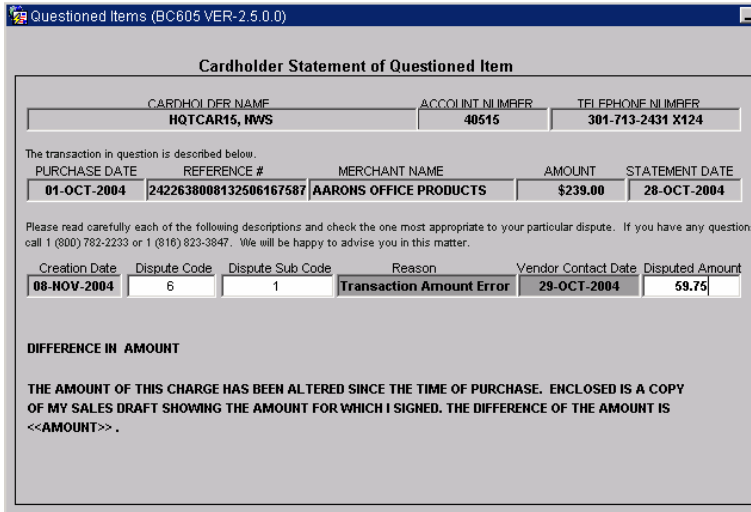
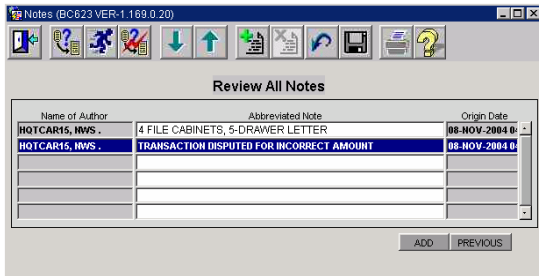
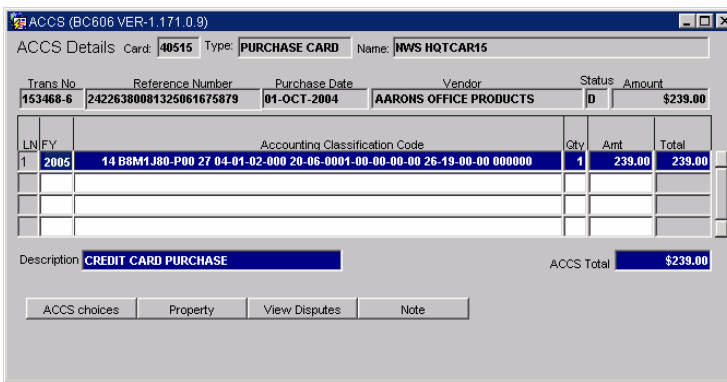
Step	Action
7	<p>Click on the <b>Run Report</b> button to generate the Government Cardholder Dispute Form, which can be viewed using Adobe Acrobat Reader. The following is a partial illustration of the dispute form:</p> 
8	<p>To print the Dispute form within Adobe Acrobat, select <b>File – Print</b> from the drop-down menu <u>or</u> Click on the <b>Print</b> icon </p>

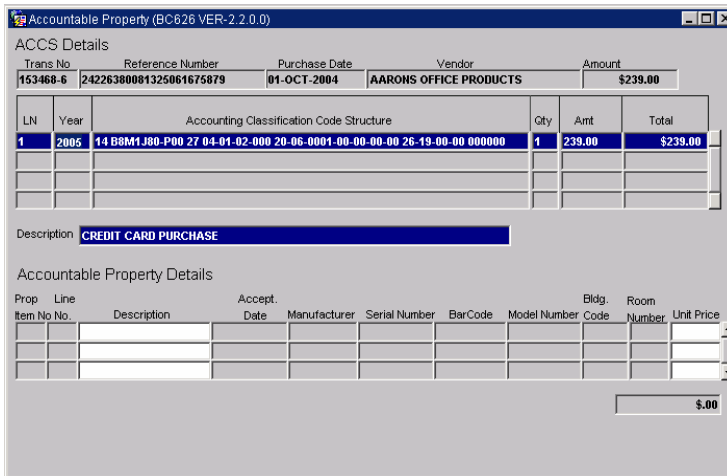
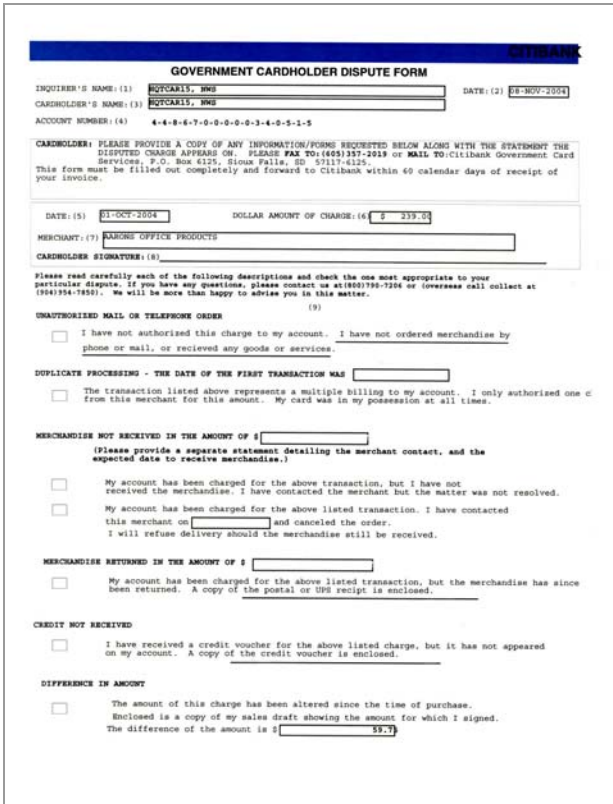

### 6.2.2.2 Monitor Outstanding Disputes

The Monitor Outstanding Disputes screen is used to view/monitor disputes and to reconcile disputed transactions upon receipt of a credit. In addition to the items shown on the Disputed Transactions screen, the Monitor Outstanding Disputes screen lists data by Cardnumber and includes Property, Date Received, Status, and Matched Dispute Number information. This screen also includes a button option for the Order Log.

Users perform the following steps applicable to the Monitor Outstanding Dispute menu option:

Step	Action
1	Select the <b>Monitor Outstanding Dispute (BC-625)</b> menu option.
2	<p>Highlight the disputed transaction</p> 

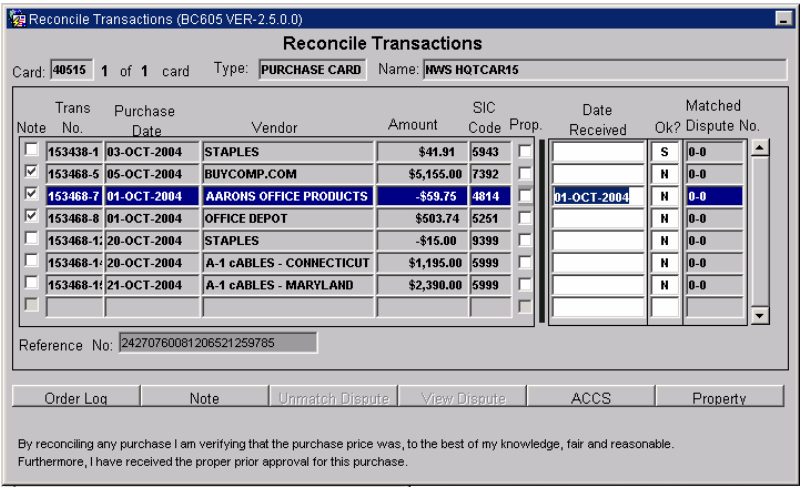

Step	Action
3	<p>Click on the <b>View Dispute</b> button to view details for the disputed transaction</p> 
4	<p>Click on the <b>Order Log</b> button to view the order log or match an order log entry to the disputed transaction.</p> <p><i>Note: Please refer to Section 6.1, steps 4-10, for additional details on matching order log entries to a transaction.</i></p>
5	<p>Click on the <b>Note</b> button to view notes applicable to the disputed transaction.</p> 
6	<p>Click on the <b>ACCS</b> button to view ACCS details for the disputed transaction.</p>  <p><i>Note: Please refer to Section 6.1.1 for additional details on the ACCS Details for a transaction.</i></p>

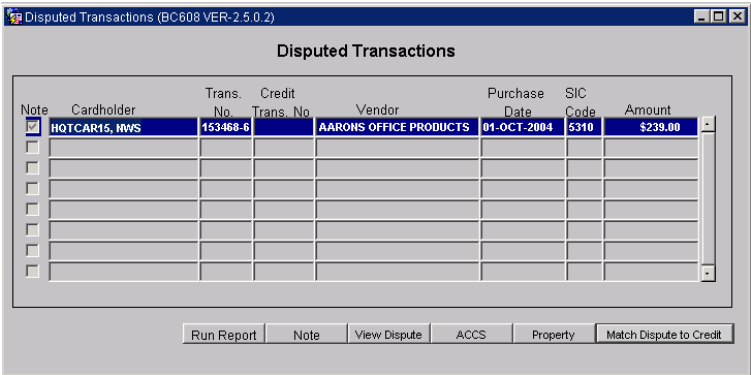
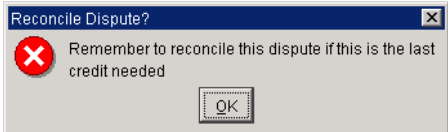
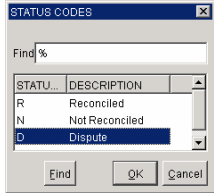

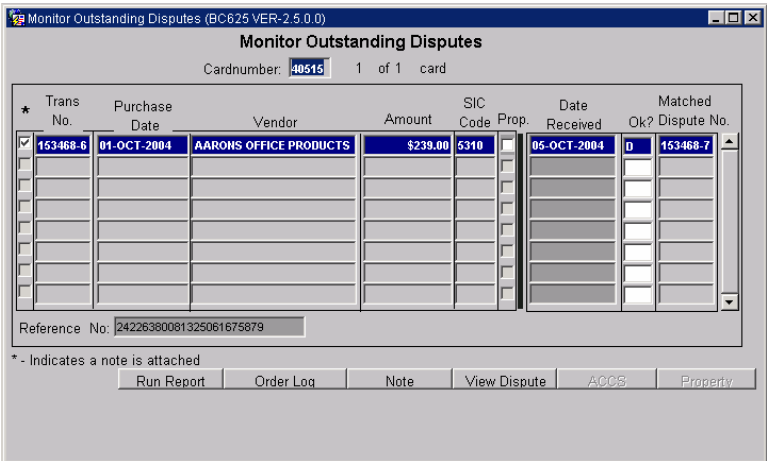
Step	Action
7	<p>Click on the <b>Property</b> button to view accountable property details applicable to the disputed transaction.</p>  <p><b>Note:</b> Property information can also be accessed from the ACCS details screen but only applies to transactions using a 31-## object class. Please refer to Section 6.1.2 for additional details.</p>
8	<p>Click on the <b>Run Report</b> button to generate the Government Cardholder Dispute Form, which can be viewed using Adobe Acrobat Reader. The following is an example of the first page of the dispute form:</p>  <p><b>Note:</b> To print the Dispute form within Adobe Acrobat, select <b>File – Print</b> from the drop-down menu <u>or</u> click on the <b>Print</b> icon .</p>

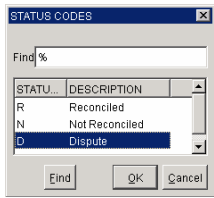

## 6.2.3 Reconcile Disputed Transactions

Reconciling disputed transactions requires that both the disputed transaction and related credit transaction(s) are reconciled. Credit transactions are reconciled from the Reconcile Transaction screen and the Monitor Outstanding Disputes screen is used to reconcile disputed transactions upon receipt of the final credit. **The dispute and associated credit transactions must be charged to the same ACCS.**

Users perform the following steps to reconcile disputed transactions:

Step	Action
1	<p>On the <b>BC605 – Reconcile Transactions</b> screen, select the credit transaction to be reconciled with a disputed transaction.</p> 
2	Click on the <b>Note</b> button and enter a note with a reference to the disputed transaction.
3	<p>If a separate order log entry was created for the credit, click on the <b>Order Log</b> button and match the transaction.</p> <p><i>Note: Please refer to Section 6.1 (steps 4-11) for additional details pertaining to matching a transaction to the Order Log.</i></p>
4	<p>Click on the <b>ACCS</b> button to view ACCS details and enter any applicable changes. The transaction is automatically charged to the default ACCS, unless another ACCS was specified on the order log and matched to the transaction <u>or</u> changes are entered at this point in the process.</p> <p><i>Note: Users have two options for modifying the ACCS. For additional details pertaining to modifying the ACCS, please refer to Section 6.1.1.1 to utilize the <b>ACCS Choices</b> button <u>or</u> Section 6.1.1.2 to modify the ACCS directly from the <b>Accounting Classification Code</b> field.</i></p>
5	If modifications were made to the ACCS data, click the  <b>Save</b> icon.

Step	Action
6	<p>Double click in the <b>Matched Dispute No.</b> field to open the <b>Disputed Transactions</b> screen.</p> 
7	Select the disputed transaction applicable to the credit.
8	Click on the <b>Match Dispute to Credit</b> button to match the transactions.
9	<p>Click on the <b>OK</b> button to acknowledge the reminder to reconcile the disputed transaction upon receipt of the last credit.</p> 
10	<p>Click on the <b>N</b> in the <b>OK?</b> Field to open the Status Codes pop-up.</p> <p>Double-click on <b>Reconciled</b> <i>or</i> Select <b>Reconciled</b> and click on the <b>OK</b> button.</p> 
11	<p>Click the  <b>Save</b> icon to complete the reconciliation process for the credit transaction and forward it to the Approving Official.</p> <p><i><b>Note:</b> The process is not complete until both the credit and disputed transaction have been reconciled.</i></p>
12	Select the <b>Monitor Outstanding Dispute (BC-625)</b> menu option.
13	<p>Select the disputed transaction related to the credit</p> 

Step	Action
14	<p>► Click on the <b>D</b> in the <i>OK?</i> Field to open the Status Codes pop-up.</p> <p>► Double-click on <b>Reconciled</b> <u>or</u> Select <b>Reconciled</b> and click on the <b>OK</b> button.</p> 
15	<p>Click the  <b>Save</b> icon to complete the reconciliation process for the disputed transaction. Once a transaction has been reconciled, it is automatically forwarded to the Approving Official and does not appear on the Reconcile Transaction screen.</p> <p><i><b>Note:</b> If an Approving Official disapproves a transaction, the status reverts to Not Reconciled and will show up on the Reconcile Transaction screen with the additional note required by the Approving Official upon disapproval of a transaction.</i></p>
16	<p>Click on the <b>OK</b> button to acknowledge the message that the transaction is complete.</p> 